

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In Re Continuation Application based on co-pending Application of:

Applicant

Kathleen Tyson-Quah

Serial No.

09/513,440

Filing Date

February 25, 2000

Honorable Commissioner of Patents

and Trademarks

Washington, DC 20231

TRANSMITTAL LETTER ACCOMPANYING THE FILING OF A CONTINUATION APPLICATION UNDER 37 CFR. 1.53(b)

Sir:

This is a request for filing a Continuation Application under C.F.R. 1.53(b) of Application No. 09/513,440 entitled "Method Of And System For Mitigating Risk Associated With Settling Of Foreign Exchange And Other Payments-Based Transactions" filed on February 25, 2000.

Under 35 U.S.C. Section 120, Applicant claims priority to the earlier effective filing date of co-pending Application Serial No. 09/513,440 filed February 25, 2000.

Enclosed is a true copy of Prior Application Serial No. 09/513,440 as originally filed and a Declaration under 37 C.F.R. 1.53(b) verifying it.

Please amend said prior application in accordance with the Preliminary Amendment filed herewith.

Applicant qualifies for Small Entity Status in the United States Patent and Trademark Office.

Power of Attorney in prior application Serial No. 09/513,440 has been assigned to Thomas J Perkowski, Esq. A copy of Combined Declaration of Inventorship/Power of Attorney is enclosed herewith.

Please send all correspondence in connection to the present Application to:

Thomas J. Perkowski, Esq., P.C. Soundview Plaza 1266 East Main Street Stamford, Connecticut 06902

Dated: March 31, 2004

Respectfully submitted,

Thomas J. Perkowski, Esq.

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CERTIFICATE OF EXPRESS MAIL under 37 C.F.R. 1.10

I hereby certify that this correspondence is being deposited with the United States Postal Service on March 31, 2004 as Express Mail (No. EL975194239US) in a postage prepaid envelope addressed to:

> Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Name: Annemarie Nadler Date: March 31, 2004